

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Robert J. McWilliams | Social Security number or ITIN | xxx-xx-7263 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 17-20414-JNP | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J. McWilliams

12/9/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert J. McWilliams
Debtor

Case No. 17-20414-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 09, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Robert J. McWilliams, 427 Oakland Avenue, Maple Shade, NJ 08052-2335 |
| cr | + CARISBROOK ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| cr | + SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLC, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631 |
| 516838694 | + AmeriHealth Correspondence, 1901 Market Street, Philadelphia, PA 19103-1480 |
| 517183928 | + Carisbrook Asset Holding Trust, c/o RoundPoint Mortgage Servicing Corpor, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930 |
| 516838693 | + Our Lady of Lourdes Medical Center, P.O. Box 822099, Philadelphia, PA 19182-2099 |
| 516838691 | + State of New Jersey, Department of Labor, P.O. Box 951, Trenton, NJ 08625-0951 |
| 516838696 | + State of New Jersey, Department of Taxation, P.O. Box 245, Trenton, NJ 08695-0245 |
| 517028977 | State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245 |
| 516838690 | + Trent Bridge Asset Holding Trust, KLM Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Dec 09 2022 21:13:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Dec 09 2022 21:13:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517183928 | ^ MEBN | Dec 09 2022 21:09:25 | Carisbrook Asset Holding Trust, c/o RoundPoint Mortgage Servicing Corpor, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930 |
| 518479759 | ^ MEBN | Dec 09 2022 21:07:54 | Carisbrook Asset Holding Trust, c/o RoundPoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 282199409, Carisbrook Asset Holding Trust, c/o RoundPoint Mortgage Servicing Corp. 28219-9409 |
| 518479758 | ^ MEBN | Dec 09 2022 21:07:52 | Carisbrook Asset Holding Trust, c/o RoundPoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 282199409 |
| 516838692 | ^ MEBN | Dec 09 2022 21:09:01 | Financial Recoveries, P.O. Box 1388, Mt. Laurel, NJ 08054-7388 |
| 516838695 | EDI: IRS.COM | Dec 10 2022 01:53:00 | IRS, P.O. Box 724, Springfield, NJ 07081 |
| 518370634 | ^ MEBN | Dec 09 2022 21:07:49 | KINGSMEAD ASSET HOLDING TRUST, c/o RoundPoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 282199409, KINGSMEAD ASSET HOLDING TRUST, c/o RoundPoint Mortgage Servicing Corp. 28219-9409 |
| 518370631 | ^ MEBN | Dec 09 2022 21:07:47 | KINGSMEAD ASSET HOLDING TRUST, c/o |

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 21

| | | | | | |
|-----------|---|------|--|----------------------|--|
| 516838689 | ^ | MEBN | | Dec 09 2022 21:07:51 | RoundPoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 282199409 |
| 519227972 | ^ | MEBN | | Dec 09 2022 21:06:49 | Round Point, P.O. Box 19409, Charlotte, NC 28219-9409 |
| 519227973 | ^ | MEBN | | Dec 09 2022 21:06:50 | U.S. Bank Trust National Association, as Trustee, of FW-BKPL Series I Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305 |
| | | | | | U.S. Bank Trust National Association, as Trustee, of FW-BKPL Series I Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association, as 95501-0305 |

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 516855541 | * | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| Denise E. Carlon | on behalf of Creditor Kingsmead Asset Holding Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Denise E. Carlon | on behalf of Creditor CARISBROOK ASSET HOLDING TRUST dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jason Brett Schwartz | on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of FW-BKPL Series I Trust jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com |
| Jonathan C. Schwalb | on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of FW-BKPL Series I Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com |
| Kevin Gordon McDonald | on behalf of Creditor CARISBROOK ASSET HOLDING TRUST kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 21

Stacey L. Mullen

on behalf of Debtor Robert J. McWilliams slmullen@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9